Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 1 of 41

B1 (Official Fo	rm 1)(1/(08)				oamon		.go <u> </u>	' '				
			United No			ruptcy of Illino					Vol	luntary	Petition
Name of Debt Harris, Jac	•		er Last, First	, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Nam (include marrie	ed, maide	n, and trade	e names):	8 years					used by the . maiden, and			8 years	
FKA Jacqı	ueiirie b	onila Fisi	iei										
Last four digits (if more than on xxx-xx-896		Sec. or Indi	vidual-Taxp	ayer I.D. (ITIN) No./	Complete E	IN Last f	our digits o	of Soc. Sec. or state all)	r Individual-'	Taxpayer I.	D. (ITIN) N	o./Complete EIN
Street Address 70 W. Bur Chicago, I	ton Plac	*		and State)	:		Street	Address of	f Joint Debtor	r (No. and St	reet, City, a	and State):	
						ZIP Code 60610-14	74						ZIP Code
County of Res								•	ence or of the	•			
Mailing Addre	ess of Deb	tor (if diffe	erent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
					Γ	ZIP Code	:						ZIP Code
Location of Pr (if different fro				r									
(Debtor				of Business	1		•	r of Bankruj Petition is F	. •		ch
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership			☐ Sing in 1 ☐ Rail ☐ Stoo	1 U.S.C. §	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	☐ C	hapter 15 P a Foreign hapter 15 P	Petition for R Main Proces Petition for R Nonmain Pr	eding ecognition	
Other (If de				Oth	er	empt Entity		Nature of Debts (Check one box)					
				und	(Check box tor is a tax- er Title 26	in applicable exempt orgoid the Unite nal Revenu	e) ganization d States	defined "incurr	are primarily co d in 11 U.S.C. red by an indiv onal, family, or	§ 101(8) as idual primarily	for		are primarily ess debts.
☐ Full Filing	Fee attac	_	ee (Check o	ne box)				one box:	a small busin	Chapter 11		11 U.S.C. 8	101(51D).
☐ Filing Fee attach sign is unable to ☐ Filing Fee	to be paid ed applica pay fee waiver re	I in installmation for the except in ir	e court's con estallments. I	sideration Rule 1006 hapter 7 in	certifying t (b). See Offi ndividuals o	that the debicial Form 3A only). Must	Check	Debtor's at to insider A plan is Acceptant	aggregate not s or affiliates)	ncontingent l) are less that with this petition were solicities	iquidated d n \$2,190,00 on.	lebts (exclud)0.	C. § 101(51D). ing debts owed e or more b).
Statistical/Ada ☐ Debtor esti ☐ Debtor esti there will be	mates tha	t funds will t, after any	l be available	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
1-	nber of Cr 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
\$0 to	ets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
\$0 to	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 2 of 41

Page 2 Name of Debtor(s): Voluntary Petition Harris, Jacqueline Bonita (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Charles Petrof October 20, 2008 Signature of Attorney for Debtor(s) (Date) Charles Petrof Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08) Document Page 3 of 41

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jacqueline Bonita Harris

Signature of Debtor Jacqueline Bonita Harris

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 20, 2008

Date

Signature of Attorney*

X /s/ Charles Petrof

Signature of Attorney for Debtor(s)

Charles Petrof ARDC # 6231201

Printed Name of Attorney for Debtor(s)

Legal Assistance Foundation of Metropolitan Chicago

Firm Name

111 W. Jackson

3d Floor

Chicago, IL 60604

Address

312-341-1070 Fax: 312-341-1041

Telephone Number

October 20, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Harris, Jacqueline Bonita

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{v}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 4 of 41

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Jacqueline Bonita Harris		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 5 of 41

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Jacqueline Bonita Harris	
	Jacqueline Bonita Harris	

Date: October 20, 2008

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 6 of 41

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jacqueline Bonita Harris		Case No	
-		Debtor	•,	
			Chapter	7
			*	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,490.10		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		4,669.56	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		160,400.43	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			262.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,426.00
Total Number of Sheets of ALL Schedules		18			
	T	otal Assets	1,490.10		
			Total Liabilities	165,069.99	

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 7 of 41

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jacqueline Bonita Harris		Case No.		
_		Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	4,669.56
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	4,669.56

State the following:

Average Income (from Schedule I, Line 16)	262.00
Average Expenses (from Schedule J, Line 18)	1,426.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,040.00

State the following:

State the lone wing.		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	4,669.56	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		160,400.43
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		160,400.43

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 8 of 41

B6A (Official Form 6A) (12/07)

In re	Jacqueline Bonita Harris		Case No
-	·	Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 9 of 41

B6B (Official Form 6B) (12/07)

In re	Jacqueline Bonita Harris	Case No.	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	(Cash held on debtor's person.	-	23.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	(Checking account with 5th 3rd Bank, #7235060782	-	3.10
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Held by landlords, Donald Towne and Clifford Nordling, 8 S. Michigan Ave., Suite 2018, Chicago, IL 60603.	-	1,164.00
4.	Household goods and furnishings, including audio, video, and computer equipment.		Bedroom set, livingroom furniture, kitchen accessories, all at Debtor's place of residence.	-	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	ı	Personal cloathes at Debtor's place of residence.	-	100.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	Х			

(Total of this page)

Sub-Total >

1,490.10

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Page 10 of 41 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jacqueline Bonita Harris	Case No.	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Joint, Oi	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 0.00
				(Total of this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 11 of 41

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Jacqueline Bonita Harris	Case No
_	·	,

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 12 of 41

B6C (Official Form 6C) (12/07)

In re	Jacqueline Bonita Harris		Case No.	
_		Debtor		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash held on debtor's person.	735 ILCS 5/12-1001(b)	23.00	23.00
Checking, Savings, or Other Financial Accounts, Certif Checking account with 5th 3rd Bank, #7235060782	ricates of Deposit 735 ILCS 5/12-1001(b)	3.10	3.10
Security Deposits with Utilities, Landlords, and Others Held by landlords, Donald Towne and Clifford Nordling, 8 S. Michigan Ave., Suite 2018, Chicago, IL 60603.	735 ILCS 5/12-901	1,164.00	1,164.00
Household Goods and Furnishings Bedroom set, livingroom furniture, kitchen accessories, all at Debtor's place of residence.	735 ILCS 5/12-1001(b)	200.00	200.00
Wearing Apparel Personal cloathes at Debtor's place of residence.	735 ILCS 5/12-1001(a)	100.00	100.00

Total: 1,490.10 1,490.10

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 13 of 41

B6D (Official Form 6D) (12/07)

In re	Jacqueline Bonita Harris	Case No.	_
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		*					
CREDITOR'S NAME AND MAILING ADDRESS	000	Н	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED,	COZH	U N L	D I S	AMOUNT OF CLAIM WITHOUT	UNSECURED
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОДШВНОК	C J M	NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF_XGEXF	QUIDA	D I S P U T E D	DEDUCTING VALUE OF COLLATERAL	PORTION, IF ANY
Account No.				Т	E			
					D	Н		
			Value \$			Ш		
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
		<u> </u>		ubt	nt e	뭐		
0 continuation sheets attached	Subtotal (Total of this page)							
			(= 0111 02 11	-	_	ŀ	0.00	0.00
	Total 0.00 (Report on Summary of Schedules)				0.00			
(report on building) of benedutes)								

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Page 14 of 41 Document

B6E (Official Form 6E) (12/07)

•		
In re	Jacqueline Bonita Harris	Case No.
•	·	Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

eled

If any entity other than a spouse in a joint case may be jointly hable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Subtotals" on each sheet of the claim is disputed, place an "X" in the column labeled "Subtotals" on each sheet on this Schedule E in the box labeled E in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $$10,950$ * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. $$507(a)(4)$.
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 15 of 41

B6E (Official Form 6E) (12/07) - Cont.

In re	Jacqueline Bonita Harris	Case No.	
_		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	7
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	11	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-8966			4/15/2006	Т	D A T E D			
Department of the Treasury Stop 4100 A2 Kansas City, MO 64999		-	Taxes				4,000,50	0.00
Account No.							4,669.56	4,669.56
Account No.								
Account No.								
Account No.								
Sheet _1 of _1 continuation sheets at				Sub				0.00
Schedule of Creditors Holding Unsecured Pr	iority	Cl	aims (Total of		pag Tota		4,669.56	4,669.56 0.00
			(Report on Summary of S				4,669.56	4,669.56

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 16 of 41

B6F (Official Form 6F) (12/07)

In re	Jacqueline Bonita Harris	Case No	_
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLA	ΙM	NTINGENT	Q U I	SPUTED	AMOUNT OF CLAIM
Account No. 73884			2006 Dental Services		Ť	D A T E D		
Activity Collection Service 664 N Milkwaukee Avenue Prospect Heights, IL 60070		-	Dental Services			D		237.30
Account No.			4/2008					
Adler School of Psychology 65 E. Wacker Place 22nd Floor Chicago, IL 60601		-	Medical services					45.00
Account No.			2003					
ALANON Fourth Presbyterian Church of Chicago 126 E. Chestnut Chicago, IL 60611		-	Consumer debt					
								330.00
Account No. AT&T Universal Credit Card Services P.O. Box 8029 South Hackensack, NJ 07606		-	1996 Credit card					4,500.00
		1	(То	S tal of tl		tota pag		5,112.30

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Jacqueline Bonita Harris	Case No	
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATED	D I S P U T E D		AMOUNT OF CLAIM
Account No. City of Chicago - Parking Tickets Department of Revenue Bureau of Parking - Bankruptcy 121 N LaSalle Street, Room 107A Chicago, IL 60602		-	2007 Parking tickets	Т	T E D			400.00
Account No. 1002177028 City of Highland Park 1707 St. Johns Ave. Highland Park, IL 60035		_	10/2007 Parking tickets					60.00
Account No. Representing: City of Highland Park			Armor Systems 2322 N. Green Bay Road Waukegan, IL 60087					
Account No. L08574 Diversified Services Group 5800 East Thomas Road-Ste 107 Scottsdale, AZ 85251		_	7/2007 Consumer debt					1,180.14
Account No. Dr. Bahuguna 9933 Lawlor Suite 446 Skokie, IL 60077		-	1/2007 Medical services					200.00
Sheet no1 of _5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			,	1,840.14

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 18 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Jacqueline Bonita Harris	Case No.	
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

						_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			2000	DISPUTED	AMOUNT OF CLAIM
Account No. Dr. Jeffrey Roth 25 E. Washington St. Chicago, IL 60603		-	1998 Medical services	_	E C	- :)		79.00
Account No. 20225503 eBay, Inc. P.O. Box 2179 Carol Stream, IL 60132-2179		-	12/2007 Consumer goods					406.67
Account No. Representing: eBay, Inc.			I.C. System 444 Highway 96 East St. Paul, MN 55127-2557					
Account No. 5467-0024-0901-8950 Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263		-	8/2007 Credit card					881.00
Account No. Representing: Fifth Third Bank			Fifth Third Bank 5050 Kingsley Drive Cincinnati, OH 45263					
Sheet no. 2 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		-	(Total o	Sul			- 1	1,366.67

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 19 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Jacqueline Bonita Harris	Case No.	
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	P	7	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DA	D I S P U T E D	J	AMOUNT OF CLAIM
Account No.			1996]⊤	T E		Γ	
Gold Coast Animal Hospital 225 W. Division St. Chicago, IL 60610		-	Consumer debt		D			3,000.00
Account No. P44911			2006			Т	Ī	
IL Bone & Joint Insitute 135 S LaSalle DPT 1052 Chicago, IL 60674-1052		-	Medical services					
								27.11
Account No. Representing: IL Bone & Joint Insitute	•		IL Bone & Joint Institute 5057 Paysphere Circle Chicago, IL 60674					
Account No.			1996	T	Т	T	Ť	
Kinko's Copy 1201 N. Dearborn Chicago, IL 60610		-	Consumer goods					400.00
Account No. 200642			8/18/2008			Τ	1	
Medical Services RIC 36912 Eagle Way Chicago, IL 60678-1369		-	Medical services					48.80
Sheet no. 3 of 5 sheets attached to Schedule of	_			Subt	tota	ıl	1	2 475 04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)		3,475.91

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 20 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Jacqueline Bonita Harris	Case No	
-		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	Л	CONTINGENT	UZL-QU-DAFED	SPUTED	AMOUNT OF CLAIM
Account No. 3126645114584			2005		Т	T E		
SBC Asset Acceptance LLC POB 2036 Warren, MI 48090-2036		-	Telephone Service			D		678.81
Account No. xxx-xx-8966 HA			August 11, 2008					
Social Security Administration (Loop) 77 W. Jackson Blvd. Suite 300 Chicago, IL 60604-3600		-	JUDGEMENT					147,208.60
Account No.	╀	-	Conial Convity Administration					147,200.00
Representing: Social Security Administration (Loop)	-		Social Security Administration Michael J.Astrue, Commissioner General Counsel, Room 611, Altmeyer Bldg 6401 Security Boulevard Baltimore, MD 21235-6401					
Account No. Representing: Social Security Administration (Loop)			U.S. Attorney, N. D. of Illinois (Social Security Department) 219 S. Dearborn, 5th Floor Chicago, IL 60604					
Account No. 39088501694400001 Verizon Wireless P.O. Box 1850 Folsom, CA 95630		_	8/2006 Telephone Service					
								718.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Totz	Si I of th		ota		148,605.41

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 21 of 41

B6F (Official Form 6F) (12/07) - Cont.

In re	Jacqueline Bonita Harris	Case	No
	·	, Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				1.		-	1
CREDITOR'S NAME,	0	1	sband, Wife, Joint, or Community		N	ı	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	CONTINGENT	L	DISPUTER	
AND ACCOUNT NUMBER	B	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	U	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G	I	E	Thirderit of CErmin
A	``	⊢	10000	ΨĒ	DATED	ľ	
Account No.	1		2006	Ι΄	Ė		
	l		Medical services	\vdash	۲	H	-
X Sports Health & Fitness in Piper's Aly	l						
230 W. North Avenue	l	-					
Chicago, IL 60610	l						
	l						
	l						Unknown
Account No.	1						
	1						
	l						
	l						
	l						
	l						
	l						
	┺	_		_	_	L	
Account No.	1						
	l						
	l						
	l						
	l						
	l						
	l						
Account No.	T	T		T	T		
	ł						
	l						
	l						
	l						
	l						
	┡	_		+	1	_	
Account No.	1						
	l						
	l						
	l						
	l						
	l						
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of		•		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				0.00
Creations froming Onsecured Nonphority Claims			(Total of t				
					Γota		400 400 40
			(Report on Summary of So	chec	lule	es)	160,400.43

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 22 of 41

B6G (Official Form 6G) (12/07)

In re	Jacqueline Bonita Harris	Case No.	
-	·	D-l-+- ::	
		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Clifford Nordling and Donald Towne 8 S. Michigan Ave. Suite 2018 Chicago, IL 60603 Lease for apartment at 70 W. Burton Place, unit 2008, Chicago, Illinois.

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 23 of 41

B6H (Official Form 6H) (12/07)

In re	Jacqueline Bonita Harris		Case No.	
_	·		<u> </u>	
		Debtor		

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 24 of 41

B6I (Official Form 6I) (12/07)

In re	Jacqueline Bonita Harris		Case No.	
		Debtor(s)		•

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital St	tatus:	OUSE						
Divorced		RELATIONSHIP(S): None.	AGE(S):	AGE(S):				
Employment:		DEBTOR		SPOUSE				
Occupation								
Name of Employer	•							
How long employe								
Address of Employ	/er							
INCOME: (Estima	ate of average or p	rojected monthly income at time case filed)		DEBTOR		SPOUSE		
		commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A		
2. Estimate monthl		1,	\$	0.00	\$	N/A		
				_				
3. SUBTOTAL			\$	0.00	\$	N/A		
4. LESS PAYROL	L DEDUCTIONS							
 a. Payroll tax 	es and social secur	rity	\$	0.00	\$	N/A		
b. Insurance			\$	0.00	\$	N/A		
c. Union due			\$	0.00	\$	N/A		
d. Other (Spe	ecify):		\$	0.00	\$	N/A		
		<u> </u>	\$	0.00	\$	N/A		
5. SUBTOTAL OF	F PAYROLL DED	UCTIONS	\$	0.00	\$_	N/A		
6. TOTAL NET M	ONTHLY TAKE	HOME PAY	\$	0.00	\$	N/A		
		business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A		
8. Income from rea	l property		\$	0.00	\$	N/A		
9. Interest and divi			\$	0.00	\$	N/A		
dependents lis	sted above	payments payable to the debtor for the debtor's use or that	of \$	0.00	\$	N/A		
11. Social security			Ф	400.00	Φ.	N1/A		
(Specify):	Food Stamps		\$_	162.00	\$ <u></u>	N/A N/A		
10 D : .:		<u> </u>	\$	0.00	\$ _	N/A N/A		
12. Pension or retir 13. Other monthly			a	0.00	» —	IN/A		
(Specify):	Contributions fr	om sister	\$	100.00	\$	N/A		
(Specify).	COMMISSION II		\$ 	0.00	\$ _	N/A		
			<u> </u>		¥	. 477		
14. SUBTOTAL O	F LINES 7 THRC	OUGH 13	\$	262.00	\$	N/A		
15. AVERAGE M	ONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$	262.00	\$	N/A		
16. COMBINED A	AVERAGE MONT	CHLY INCOME: (Combine column totals from line 15)		\$	262.0	00		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor expects to be approved for Social Security Disability payments of approximately \$1,221.70 monthly in the next few months to half a year. Expectation is based on a new application dated September 10, 2008.

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 25 of 41

B6J (Official Form 6J) (12/07)

In re	Jacqueline Bonita Harris		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,164.00
a. Are real estate taxes included? Yes No _X_	'	·
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	60.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	162.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
1. Och	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ 	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 	0.00
17. Other Medical care for pet	\$	40.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,426.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	1,120.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
-NONE-	=	
20. STATEMENT OF MONTHLY NET INCOME	Ф	000.00
a. Average monthly income from Line 15 of Schedule I	\$	262.00
b. Average monthly expenses from Line 18 above	\$	1,426.00
c. Monthly net income (a. minus b.)	\$	-1,164.00

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 26 of 41

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jacqueline Bonita Harris			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO DECLARATION UNDER P				
	I declare under penalty of perjury the 20 sheets, and that they are true and corr				
Date	October 20, 2008	Signature	/s/ Jacqueline Bonita Harris Jacqueline Bonita Harris Debtor	ris	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 27 of 41

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Jacqueline Bonita Harris		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

SOURCE

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$0.00	In 2008, Debtor earned zero employment income.
\$2,460.00	In 2007, Debtor earned \$2,073 working for the Latin School of Chicago as a part time receptionist. Debtor also earned \$387 working as an extra on a film for CAPS, Inc.
\$3,262.00	In 2006, Debtor earned \$3262.00 working part time for the Latin School of Chicago as a part time receptionist.

AMOUNT

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$9,824.00	SOURCE From 1/2008 to 8/2008, Debtor received Social Security disability payments of \$1,228 per month. Debtor has no income since 8/2008.
\$14,736.00	From 1/2007 through 12/2007, Debtor received \$1,228 as income from Social Security disability payments.

\$13,982.00 From 1/2006 through 11/2006, Debtor received \$1,162 per month from Social Security disability payments. In December of 2006, Debtor received \$1,200 in these payments.

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL DATES OF NAME AND ADDRESS OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None

Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND AMOUNT STILL RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 29 of 41

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Fifth Third Bank 38 Fountain Square Plaza Cincinnati, OH 45263 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Savings Account closed.

AMOUNT AND DATE OF SALE OR CLOSING zero balance

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

NAME AND ADDRESS OF OWNER

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable

or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

TE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 32 of 41

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND

6

ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 20, 2008	Signature	/s/ Jacqueline Bonita Harris
			Jacqueline Bonita Harris
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 33 of 41

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

		1 (Of the fit Dis	strict or minions			
In re	Jacqueline Bonita Harris			Case No.		
		1	Debtor(s)	Chapter	7	
	CHAPTER 7 IND	IVIDUAL DEBTO	OR'S STATEME	NT OF IN	FENTION	
	I have filed a schedule of assets and liabi	ilities which includes debt	s secured by property o	f the estate.		
	I have filed a schedule of executory cont	racts and unexpired leases	which includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with respect	to property of the estate w	which secures those deb	ts or is subject t	o a lease:	
Descri	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON				•		
Propertion -NON		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)			
Date	October 20, 2006	Signature	/s/ Jacqueline Bonita Jacqueline Bonita Ha Debtor			
			DCUIUI			

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 34 of 41
United States Bankruptcy Court
Northern District of Illinois

Jacqueline Bonita Harris		Case No.	
	Debtor(s)	Chapter	7
DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR DEB	STOR(S)
ompensation paid to me within one year before the fili	ing of the petition in bankruptcy	y, or agreed to be paid t	to me, for services rendered or to
For legal services, I have agreed to accept		\$	0.00
Prior to the filing of this statement I have received.		\$	0.00
Balance Due		\$	0.00
0.00 of the filing fee has been paid.			
The source of the compensation paid to me was:			
■ Debtor □ Other (specify):			
The source of compensation to be paid to me is:			
■ Debtor □ Other (specify):			
■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are member	rs and associates of my law firm.
 Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, stat Representation of the debtor at the meeting of creditor 	ering advice to the debtor in det tement of affairs and plan which ors and confirmation hearing, and	termining whether to file h may be required; and any adjourned hearin	e a petition in bankruptcy;
Evicting any tenants of debtor. If requester	ed LAFMC may represent del	btor in non-bankruptc	y matters according to
	CERTIFICATION		
certify that the foregoing is a complete statement of any ankruptcy proceeding.	y agreement or arrangement for	payment to me for repr	esentation of the debtor(s) in
: October 20, 2008	/s/ Charles Petrof		
	Charles Petrof		
		Foundation of Metrop	olitan Chicago
	3d Floor		
	DISCLOSURE OF COMPED ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rusuant to me within one year before the filling of the debtor(s) in contemplation For legal services, I have agreed to accept	Disclosure of Compensation of a certify that I a compensation paid to me within one year before the filing of the petition in bankrupte e rendered on behalf of the debtor(s) in contemplation of or in connection with the base For legal services, I have agreed to accept. Prior to the filing of this statement I have received. Balance Due	Debtor(s) Chapter DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEB ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b). I certify that I am the attorney for the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follo For legal services, I have agreed to accept. \$ Prior to the filing of this statement I have received. \$ Balance Due. \$ Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are member I have agreed to share the above-disclosed compensation with any other person unless they are members or copy of the agreement, together with a list of the names of the people sharing in the compensation is attach at return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to fil Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearin Representation of the debtor in adversary proceedings and other contested bankruptcy matters; [Other provisions as needed] y agreement with the debtor(s), the above-disclosed fee does not include the following service: Evicting any tenants of debtor. If requested LAFMC may represent debtor in non-bankruptc LAFMC priority guidelines, however, this requires a separate decision. **CERTIFICATION** CERTIFICATION* Certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor. October 20, 2008

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-28123 Doc 1 Filed 10/20/08 Entered 10/20/08 14:21:50 Desc Main Document Page 36 of 41

B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Charles Petrof	X /s/ Charles Petrof	October 20, 2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
111 W. Jackson		
3d Floor		
Chicago, IL 60604		
312-341-1070		
I (We), the debtor(s), affirm that I (we) have r	Certificate of Debtor received and read this notice.	
Jacqueline Bonita Harris	X /s/ Jacqueline Bonita Harris	October 20, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois	
In re	Jacqueline Bonita Harris	Case No.	
		Debtor(s) Chapter	7
	VER	RIFICATION OF CREDITOR MATRIX	
		Number of Creditors:	29
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditors is true and	correct to the best of my
Date:	October 20, 2008	/s/ Jacqueline Bonita Harris Jacqueline Bonita Harris Signature of Debtor	

Jacqueline Bonita Harris 70 W. Burton Place, unit #2008 Chicago, IL 60610-1474

Charles Petrof Legal Assistance Foundation of Metropolitan Chicago 111 W. Jackson 3d Floor Chicago, IL 60604

Activity Collection Service Acct No 73884 664 N Milkwaukee Avenue Prospect Heights, IL 60070

Adler School of Psychology 65 E. Wacker Place 22nd Floor Chicago, IL 60601

ALANON Fourth Presbyterian Church of Chicago 126 E. Chestnut Chicago, IL 60611

Armor Systems 2322 N. Green Bay Road Waukegan, IL 60087

AT&T Universal Credit Card Services P.O. Box 8029 South Hackensack, NJ 07606

City of Chicago - Parking Tickets Department of Revenue Bureau of Parking - Bankruptcy 121 N LaSalle Street, Room 107A Chicago, IL 60602

City of Highland Park Acct No 1002177028 1707 St. Johns Ave. Highland Park, IL 60035 Clifford Nordling and Donald Towne 8 S. Michigan Ave. Suite 2018 Chicago, IL 60603

Department of the Treasury Acct No xxx-xx-8966 Stop 4100 A2 Kansas City, MO 64999

Diversified Services Group Acct No L08574 5800 East Thomas Road-Ste 107 Scottsdale, AZ 85251

Dr. Bahuguna 9933 Lawlor Suite 446 Skokie, IL 60077

Dr. Jeffrey Roth 25 E. Washington St. Chicago, IL 60603

eBay, Inc. Acct No 20225503 P.O. Box 2179 Carol Stream, IL 60132-2179

Fifth Third Bank Acct No 5467-0024-0901-8950 38 Fountain Square Plaza Cincinnati, OH 45263

Fifth Third Bank 5050 Kingsley Drive Cincinnati, OH 45263

Gold Coast Animal Hospital 225 W. Division St. Chicago, IL 60610

I.C. System
444 Highway 96 East
St. Paul, MN 55127-2557

IL Bone & Joint Insitute Acct No P44911 135 S LaSalle DPT 1052 Chicago, IL 60674-1052

IL Bone & Joint Institute 5057 Paysphere Circle Chicago, IL 60674

Kinko's Copy 1201 N. Dearborn Chicago, IL 60610

Medical Services RIC Acct No 200642 36912 Eagle Way Chicago, IL 60678-1369

SBC Acct No 3126645114584 Asset Acceptance LLC POB 2036 Warren, MI 48090-2036

Social Security Administration Michael J.Astrue, Commissioner General Counsel, Room 611, Altmeyer Bldg 6401 Security Boulevard Baltimore, MD 21235-6401

Social Security Administration (Loop) Acct No xxx-xx-8966 HA 77 W. Jackson Blvd. Suite 300 Chicago, IL 60604-3600

U.S. Attorney, N. D. of Illinois (Social Security Department) 219 S. Dearborn, 5th Floor Chicago, IL 60604

Verizon Wireless Acct No 39088501694400001 P.O. Box 1850 Folsom, CA 95630 X Sports Health & Fitness in Piper's Aly 230 W. North Avenue Chicago, IL 60610